

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of North Dakota

Case number (If known): \_\_\_\_\_ Chapter you are filing under:  
☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Jace First name C. Middle name Schacher Last name  Suffix (Sr., Jr., II, III)	          First name          Middle name          Last name          Suffix (Sr., Jr., II, III)
<b>2. All other names you have used in the last 8 years</b>  Include your married or maiden names.		
<b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b>	XXX – XX – 6 1 2 3 OR 9 XX – XX – _____	XXX – XX – _____ OR 9 XX – XX – _____

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name Case number (if known)

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and *doing business as* names

☒ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

**About Debtor 2 (Spouse Only in a Joint Case):**

☐ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

**5. Where you live**

5210 Prairiewood Drive

Number Street

Bismarck ND 58504

City State ZIP Code

Burleigh County

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**If Debtor 2 lives at a different address:**

Number Street

City State ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

**8. How you will pay the fee**

☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

☒ No

☐ Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

☒ No

☐ Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

**11. Do you rent your residence?**

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))☐ None of the above**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property?

Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes****16. What kind of debts do you have?****16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☒ No. Go to line 16b.  
☐ Yes. Go to line 17.

**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.  
☒ Yes. Go to line 17.

**16c.** State the type of debts you owe that are not consumer debts or business debts.**17. Are you filing under Chapter 7?**☐ No. I am not filing under Chapter 7. Go to line 18.**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No  
☐ Yes

**18. How many creditors do you estimate that you owe?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |

**19. How much do you estimate your assets to be worth?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000      | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000     | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million   | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**20. How much do you estimate your liabilities to be?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** /s/ Jace C. Schacher

Signature of Debtor 1

Executed on 08/14/2022

MM / DD / YYYY

**X**

Signature of Debtor 2

Executed on

MM / DD / YYYY

Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X** /s/ Sara Diaz

Date

08/14/2022

Signature of Attorney for Debtor

MM / DD / YYYY

Sara Diaz

Printed name

Bulie Diaz Law Office

Firm name

3523 45th St. S.

Number Street

Suite 102

Fargo

ND

58104

City

State

ZIP Code

Contact phone 7012988748

Email address sara@bulielaw.com

06069

ND

Bar number

State

**Fill in this information to identify your case:**

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number \_\_\_\_\_  
 (If known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....		\$ <u>0.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....		\$ <u>30,472.59</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....		\$ <u>30,472.59</u>

#### Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....		\$ <u>8,604.91</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....		\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....		+ \$ <u>102,126.28</u>
<b>Your total liabilities</b>		\$ <u>110,731.19</u>

#### Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....		\$ <u>445.00</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....		\$ <u>1,379.89</u>



Debtor 1

Jace Schacher

First Name

Middle Name

Last Name

Case number (if known)

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**

**Total claim**

**From Part 4 on *Schedule E/F*, copy the following:**

- 9a. Domestic support obligations (Copy line 6a.) \$ \_\_\_\_\_
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ \_\_\_\_\_
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ \_\_\_\_\_
- 9d. Student loans. (Copy line 6f.) \$ \_\_\_\_\_
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ \_\_\_\_\_
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ \_\_\_\_\_
- 9g. **Total.** Add lines 9a through 9f. \$ \_\_\_\_\_

**Fill in this information to identify your case and this filing:**

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2  
☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: Chevrolet  
Model: Tahoe  
Year: 2008  
Approximate mileage: 185,000

Other information:

Condition: Fair; Vehicle is titled to Joan & Jeff Glasser - Lien against vehicle held by Gate City Bank;

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>7,235.00</u>	\$ <u>7,235.00</u>

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....>

\$ 7,235.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

6. Household goods and furnishings

Do not deduct secured claims or exemptions.

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe...

Household goods, furnishings, electronics and other personal property itemized on Exhibit 2 to Schedule A/B - Jointly owned with Significant Other - Total Value = \$16,695.00

\$ 8,347.50

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe...

See Exhibit 2 to Schedule A/B and Household Goods, Part 3/Line 6 \$ 0.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe...

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No  
☒ Yes. Describe...

Swarovski Binoculars \$ 6,000.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe...

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe...

Clothing and wearing apparel listed on Exhibit 1 to Schedule A/B \$ 5,832.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver

- ☒ No  
☐ Yes. Describe...

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☒ No  
☐ Yes. Describe...

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☐ No  
☒ Yes. Give specific information...

Miscellaneous Personal Property Items listed on Exhibit 1 to Schedule A/B \$ 620.00

15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here. \$ 20,799.50

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No  
☒ Yes..... Cash ..... \$ 224.09

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
 ☒ Yes.....
 Institution name:

17.1. Checking account:
Capital Credit Union ending #2909/0S10; Joint with Jack Glasser, total balance \$395.00
\$ 197.50

17.2. Checking account:
Bravera Bank ending #1281
\$ 1.00

17.3. Savings account:
Capital Credit Union ending #0S51; Joint with Jack Glasser, no balance
\$ 0.00

17.4. Savings account:
Capital Credit Union ending #80S1; Joint with Jack Glasser
\$ 12.50

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
 ☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No
 ☐ Yes. Give specific information about them.....

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers’ checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No
 ☐ Yes. Give specific information about them.....

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No
 ☐ Yes. List each account separately

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No
 ☐ Yes.....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
 ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
 ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No
 ☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
 ☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
 ☐ Yes. Give specific information about them...

Debtor 1

Jace C. Schacher  
First Name Middle Name Last Name

Case number(if known)

**28. Tax refunds owed to you**

- ☐ No  
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years...

Estimated 2021 Tax Refunds, unknown at time of filing

Federal: \$ 0.00  
 State: \$ 0.00  
 Local: \$ 0.00

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information....

**31. Interests in insurance policies**

- ☒ No  
☐ Yes. Name the insurance company of each policy and list its value....

**32. Any interest in property that is due you from someone who has died**

- ☒ No  
☐ Yes. Give specific information....

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

- ☒ No  
☐ Yes. Give specific information....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Give specific information....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information...

**36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$435.09

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☐ No. Go to Part 6.  
☒ Yes. Go to line 38.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

- ☐ No  
☒ Yes. Describe...

Sale of personal property on The RealReal - check of \$2,003 owed to debtor

\$ 2,003.00

**39. Office equipment, furnishings, and supplies**

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No  
☐ Yes. Describe...

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☒ No  
☐ Yes. Describe...

Debtor 1

Jace C. Schacher  
First Name Middle Name Last Name

Case number(if known)

41. Inventory

- ☒ No  
☐ Yes. Describe...

42. Interests in partnerships or joint ventures

- ☒ No  
☐ Yes. Describe.....

43. Customer lists, mailing lists, or other compilations

- ☒ No  
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

44. Any business-related property you did not already list

- ☒ No  
☐ Yes. Give specific information .....

45. Add the dollar value of the portion you own for all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....>

\$2,003.00

**Part 6:**

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7:**

**Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information...

54. Add the dollar value of all of your entries from Part 7. Write that number here .....>

\$0.00

**Part 8:**

**List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....>

\$0.00

56. Part 2: Total vehicles, line 5 \$ 7,235.00

57. Part 3: Total personal and household items, line 15 \$ 20,799.50

58. Part 4: Total financial assets, line 36 \$ 435.09

59. Part 5: Total business-related property, line 45 \$ 2,003.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00

61. Part 7: Total other property not listed, line 54 + \$ 0.00

62. Total personal property. Add lines 56 through 61 ..... \$ 30,472.59

Copy personal property total>

+ \$ 30,472.59

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$ 30,472.59

**EXHIBIT 1 TO SCHEDULE A/B: Schacher, Jace**

Item	Quantity	Value	Notes
iPhone 12 Pro	1	\$200.00	purchased by Glasser Images
Louis Vuitton iPhone Folio	1	\$217.00	
jean quilts	2	\$5.00	made by Jace's maternal grandmother
Bauer hockey skates (basic)	1	\$25.00	way back from 2005
vintage missile wood box	1	\$5.00	from Jace's grandparent's farm
blue and white hammock (no stand)	1	\$5.00	
old comforters	2	\$10.00	
Fernando Bengoechea Joshua Tree woven photograph	1	\$100.00	
Nikon film camera with various lenses	1	\$25.00	
Coach yellow wallet	1	\$50.00	
Coach grey wallet	1	\$50.00	
Coach money clip	1	\$50.00	
Coach black folio wallet/passport holder	1	\$50.00	
Away large suitcase	1	\$15.00	scraped and scratched from use
Louis Vuitton Damier Graphite Mick Messenger Bag	1	\$826.00	
Louis Vuitton Damier Ebene w/Rhino organizer	1	\$243.00	
Burberry Keychain	1	\$73.00	
Hermes Keychain	1	\$97.00	
Gucci Shoe Horn	1	\$24.00	
Tens-2000 unit with electro pads	1	\$0.00	Jace uses on his back due to back issues
posture band	1	\$3.00	
The-Stick muscle massager	1	\$2.00	
Misc. Beanie Babies, unsure of how many		\$25.00	
Louis Vuitton JCS Damier Bi-Fold Wallet	1	\$256.75	

**Misc Personal Property Items: \$2,356.75**

**Clothing & Wearing Apparel**

Coach black belt	1	\$50.00	
Magnanni brown lace ups	1	\$10.00	holes in sole, cracking on the sides
Converse white sneakers	1	\$10.00	
Cole Haan brown ankle boots	1	\$20.00	
Frye brown work boots	1	\$30.00	very worn
Vivram cowboy boots	1	\$5.00	from thrift store purchased in early 2000s
Sperry boat shoes	1	\$2.00	very used
Birkenstock rubber sandals	1	\$10.00	
strap sandals (from Target)	1	\$5.00	
Servlis rubber boots	1	\$15.00	
J Crew slippers	1	\$2.00	
Love Brand and Co swimming trunks	1	\$20.00	
J Crew swimming trunks	2	\$5.00	
Bonobos swimming trunks	1	\$15.00	
Sperry swimming trunks	1	\$10.00	
Ralph Lauren jean shorts	5	\$25.00	
J Crew shorts	7	\$21.00	
Bonobos shorts	5	\$15.00	
Club Monaco shorts	2	\$10.00	
H&M shorts	1	\$2.00	
Gap shorts	1	\$2.00	
beach towel	1	\$1.00	
J Crew charcoal peacoat	1	\$25.00	
J Crew navy peacoat	1	\$25.00	
Land's End three-quarter fleece pullover	1	\$2.00	
New Balance track jacket	1	\$4.00	
North Face lightweight jacket	1	\$4.00	
North Face raincoat	1	\$10.00	

**EXHIBIT 1 TO SCHEDULE A/B: Schacher, Jace**

Item	Quantity	Value	Notes
North Face winter coat	1	\$20.00	
Kuhl grey coat	1	\$20.00	
Dakota Zoo Carhartt work jacket	1	\$0.00	
Dakota Zoo fleece zip-up	1	\$0.00	
E408 snow pants	1	\$10.00	
Minnesota United scarf	1	\$5.00	
other non-branded scarves	2	\$6.00	
J Crew shoe horn	1	\$2.00	
Todd Snyder lightweight sweater	2	\$10.00	
Todd Snyder + Champion sweatshirt	1	\$5.00	
Todd Snyder polo	1	\$5.00	stained
Minnesota United sweatshirt	1	\$3.00	
Maison Kitsune "Paris" sweatshirt	1	\$5.00	
Wallace & Barnes (from J Crew) sweatshirt	1	\$3.00	faded
J Crew sweatshirts	3	\$6.00	
J Crew cotton-cashmere sweaters	4	\$20.00	
Club Monaco lightweight sweater	1	\$5.00	
Club Monaco sweatshirt	1	\$5.00	
J Crew lightweight sweaters	6	\$18.00	
J Crew lightweight sweatshirts	3	\$9.00	
Ralph Lauren cable knit sweater	1	\$15.00	
Ralph Lauren marino wool sweater	1	\$10.00	
J Crew heavyweight sweaters	4	\$16.00	
Ralph Lauren lightweight sweatshirt	1	\$5.00	
Ralph Lauren three-quarter fleece button sweatshirt	1	\$15.00	
Dakota Zoo sweatshirts	2	\$2.00	
J Crew hooded sweatshirt	1	\$3.00	
J Crew knit cardigan	1	\$3.00	
J Crew lightweight cardigan	2	\$6.00	
Ralph Lauren denim jacket	1	\$20.00	
Barney Cools sweater	1	\$3.00	
Wallace & Barnes (from J Crew) heavy sweater	1	\$5.00	
Thinsulate fingerless gloves	1	\$1.00	
non-branded dress gloves	1	\$1.00	
non-branded driving gloves	1	\$1.00	
North Face medium weight gloves	1	\$2.00	
Minnesota United stocking cap	1	\$1.00	
Gula stocking cap	1	\$1.00	
Patagonia stocking cap	1	\$2.00	
North Face snow boots	1	\$10.00	
Sorel snow boots	1	\$10.00	
J Crew short-sleeve and long-sleeve button downs	31	\$93.00	
Club Monaco short-sleeve button downs	1	\$5.00	
Ralph Lauren short-sleeve button downs	5	\$25.00	
Bonobos short-sleeve button downs	3	\$9.00	
Ralph Lauren polo	1	\$5.00	
J Crew green velvet sport coat	1	\$40.00	
Lanvin suit	1	\$40.00	
J Crew chinos and other pants	8	\$32.00	
Club Monaco dress pants	2	\$10.00	
Ralph Lauren jeans	14	\$140.00	some have some major holes
J Crew jeans	2	\$10.00	
J Crew belts	3	\$15.00	
RH robe	1	\$10.00	
J Crew bow ties	2	\$10.00	
Monte Cristi Hat fedora (from Panama)	1	\$10.00	



**EXHIBIT 1 TO SCHEDULE A/B: Schacher, Jace**

Item	Quantity	Value	Notes
Under Armor black hat	1	\$3.00	
Patagonia hat	1	\$2.00	
Pendleton hat	1	\$5.00	
Jackson Hole hat	1	\$5.00	
Tiffany silver care kit	1	\$5.00	opened and used
Tiffany Ring	1	\$292.00	
rings	2	\$50.00	Jace's grandmother's wedding band/ father's old wedding band
ring	1	\$5.00	Mexican silver that Jace got in Mexico
Ralph Lauren sweatpants	4	\$20.00	
Ralph Lauren lounge shorts	1	\$3.00	
J Crew sweatpants	4	\$8.00	
J Crew lounge shorts	5	\$10.00	most have some holes
Lulu Lemon shorts	9	\$36.00	
Lulu Lemon t-shirts	7	\$28.00	
Lulu Lemon sweatpants	1	\$4.00	
Nike sweatpants	1	\$2.00	
Adidas joggers	3	\$6.00	
Under Armor joggers	3	\$6.00	
other sweatpants	1	\$1.00	
Adidas workout shorts	4	\$8.00	
North Face workout shorts	2	\$4.00	
Nike workout shorts	3	\$6.00	
Under Armor workout shorts	1	\$2.00	
Team USA olympic shorts	1	\$2.00	
other workout shorts	2	\$2.00	
Adidas lounge short	1	\$2.00	
J Crew t-shirts	30	\$30.00	
J Crew tank top	2	\$2.00	
Club Monaco t-shirts	4	\$4.00	1 is stained
Bonobos t-shirts	2	\$2.00	
Ralph Lauren t-shirts	4	\$8.00	
Ralph Lauren pajama shirt	1	\$3.00	
Ralph Lauren pajama pants	1	\$3.00	
J Crew pajama pants	3	\$3.00	
Land's End pajama pants	2	\$2.00	
Mack Weldon t-shirt	2	\$2.00	
Nike t-shirts/workout shirts	11	\$11.00	
John Smedley black crew neck short sleeved lightweight sweater	1	\$10.00	Faded, stretched
John Smedley brown collard short sleeved lightweight sweater	1	\$10.00	Faded, stretched
John Smedley black collared short sleeved lightweight sweater	1	\$10.00	Faded, stretched
other t-shirts	9	\$9.00	
Gucci Tassel Loafers	1	\$73.00	
Alexander McQueen Silk Bomber Jacket	2	\$230.00	
Gucci Horse-bit Shoes	1	\$437.00	
Fendi Swimming Trunks	1	\$243.00	
Hermes Bow Tie (4)	1	\$46.00	
Munguia Blue Shoes	1	\$73.00	
Munguia Black Boots	1	\$73.00	
Burberry Watch	1	\$219.00	
Gucci Black Dress Shoes	1	\$49.00	
Burberry Scarf	1	\$4.00	
Dolce & Gabbana White Shorts	1	\$195.00	

**EXHIBIT 1 TO SCHEDULE A/B: Schacher, Jace**

Item	Quantity	Value	Notes
Burberry Jacket	1	\$486.00	
Burberry 3/4 Zip Sweatshirt	1	\$47.00	
Balenciaga hat	1	\$36.00	
Burberry Black Jeans	1	\$73.00	
Burberry Tan Belt	1	\$97.00	
Burberry Black Belt	1	\$97.00	
Burberry chambray button-down	1	\$49.00	
Burberry Light Blue button-down	1	\$73.00	
Burberry T-Shirt	1	\$24.00	
Louboutin Shoes	1	\$257.00	
Louis Vuitton Damier Belt	1	\$475.00	
Louis Vuitton Scarf - Petit Damier NM	1	\$395.00	
Prada Brown Lace Up Shoes	1	\$65.00	
Burberry White Button Down Red/Black Trim	1	\$175.00	
Hermes Socks; Tom Ford Brief	1	\$117.00	
<b>TOTAL</b>		<b>\$5,832.00</b>	

EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
Iron Flask water bottle	1	\$15.00	
fiddle leaf fig tree with white pot and tray	2	\$50.00	
RH metal desk	1	\$200.00	
RH black fabric tufted chair	1	\$50.00	
tan pottery vase	1	\$2.00	from antique store
2 hole punch	1	\$2.00	from antique store
regular size wood clip board	1	\$2.00	from antique store
green garden journal	1	\$0.00	ordered online and is written in
leather journal	1	\$5.00	
RH large hourglass	1	\$20.00	
2015 15" MacBook Pro (used by Jace/Glasser Images) and Apple wireless mouse	1	\$100.00	
RH shallow metal bowl	3	\$15.00	
collection of rocks	35	\$35.00	
wood iPad stand	1	\$2.00	
RH metal lamp	1	\$50.00	
small wood clip board	1	\$2.00	from Etsy
various drawer organizers	various	\$25.00	
various misc office supplies (ie paper clips, extra staples, pencils, pencil sharpeners, pens, fountain pens, extra ink, erasers, envelopes. etc)	various	\$100.00	
vintage Kanistee ruler	1	\$10.00	
Apple AirPods	5	\$100.00	
Lake Sakakawea framed maps	5	\$1,000.00	maps passed on to Jack and Jace by uncle or grandma
RH wood black side tables	2	\$100.00	
antique copper bowl	1	\$5.00	from antique store
portable cigar case	1	\$5.00	
RH wood and zinc console table	1	\$250.00	
RH library lamps	2	\$100.00	
concrete artichokes	4	\$40.00	from antique store
Pier 1 metal stag	1	\$10.00	
Native American small table runner	1	\$20.00	
RH "Men of Note" framed prints	15	\$30.00	
Razer gaming mouse	1	\$20.00	
large tall round wicker basket	1	\$10.00	
Sentry safe	1	\$80.00	
RH ivory fabric tufted chair	2	\$80.00	2 chairs that we didn't sell with dinning room table
vintage milk bucket	1	\$10.00	from antique store
RH glass votive candle holders	6	\$60.00	one is broken
President Washington bust	1	\$15.00	from antique store, only about 6" x 3"
small crock pot	2	\$10.00	from antique store
vintage British made ruler	1	\$10.00	from Etsy
box of matches	4	\$8.00	
restored vintage wood and upholstery chair	1	\$80.00	from antique store
decorative pillows	9	\$45.00	
throw blankets	10	\$50.00	
Pendleton blankets	2	\$150.00	
RH wood vase with preserved moss	1	\$40.00	some splitting on the wood
RH large framed Smoky Mountains photograph	1	\$750.00	frame has large chip in it
small metal horse figure	1	\$5.00	from antique store, has glued leg from breaking
oblong stone bowl	1	\$25.00	from rock shop
pine cones (in white wicker basket)	various	\$5.00	some purchased, some from trees outside
square poofs	1	\$20.00	
RH Christmas ornaments	various	\$100.00	
Christmas decor	various	\$100.00	

**EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property**

Item	Quantity	Value	Notes
metal console table	1	\$25.00	pretty rusty from being outside
various sized pots	46	\$138.00	ranging from small to large -did \$3 a piece on average
RH grey square pots	5	\$50.00	
plastic storage container	1	\$20.00	
outdoor pillar candles and pillar candle holders	4	\$20.00	2 large, 2 medium
small glass candle holders	6	\$6.00	a couple may have chips in them
Thermacell	3	\$30.00	1 for belt and 2 for setting on deck, ground, tabletop, etc pretty used
Thermacell pad and butane refills	various	\$10.00	
grey metal chairs	5	\$35.00	
wood broom	2	\$10.00	
hand broom	2	\$10.00	from antique store
hose nozzles	3	\$15.00	
tan hoses	2	\$20.00	
small bird iron garden statue	1	\$5.00	from Etsy
small rabbit iron garden statue	1	\$15.00	from Etsy
small mouse iron garden statue	1	\$5.00	from Etsy
iron fence tops	2	\$10.00	from antique store
bird house	1	\$5.00	
bird feeder	2	\$10.00	
2 bug houses	2	\$10.00	1 installed in yard and 1 in garage yet to be installed
RH 60-piece flatware set (12 dinner forks, 12 salad forks, 12 dinner knives, 12 soup spoons, and 12 teaspoons)	1	\$60.00	used daily and has scratches
Laguiole sneak knives	12	\$36.00	were bought at TJMaxx years ago at a large discount
various serving utensils	19	\$38.00	
marble rolling pin with stand	1	\$20.00	
French rolling pin	1	\$5.00	
vintage rolling pin	1	\$5.00	
pastry cutter	1	\$5.00	
set of 8 silicon rolling bin guides	1	\$5.00	
Cuisinart stock pot (with lid)	1	\$20.00	
Cuisinart saucepan (with lid)	2	\$30.00	
Cuisinart 10 inch sauté pan	1	\$15.00	
Cuisinart 8 inch sauté pan (with lid)	1	\$15.00	
Le Creuset 28 inch dutch oven (with lid)	1	\$80.00	
Le Creuset 30 inch deep sauté pan (w/lid)	1	\$80.00	
Le Creuset 11 inch non-stick frying pan	1	\$40.00	
Calphalon 12 inch non-stick frying pan	1	\$15.00	
Calphalon grill pan	1	\$10.00	
Pyrex glass pie plate	1	\$3.00	
metal tart pan	2	\$6.00	
springform pan	3	\$15.00	
set of 2 Williams-Sonoma oven mitt	1	\$10.00	
metal trivets/cooling racks	4	\$8.00	
circle cork trivets	3	\$6.00	
square cork trivets	3	\$6.00	
splatter screen	2	\$10.00	
Pyrex rectangle glass baking dish (small, medium, large)	3	\$15.00	
Pyrex square glass baking dish	1	\$5.00	
Pyrex rectangle glass storage containers (large and small with lids)	2	\$10.00	
Nordic-ware bundt pan (for 6 mini bundt cakes)	1	\$15.00	
Nordic-ware bundt pan (for one large bunt cake)	1	\$15.00	
Nordic-ware decorative loaf pan	1	\$15.00	

EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
Williams Sonoma metal bread pan	1	\$15.00	
glass bread pan	1	\$5.00	
white ramekins	6	\$12.00	
muffin tin	1	\$5.00	
junk drawer (pens, pencils, pencil sharper, scissors, flashlight, etc)	various	\$15.00	
under cabinet lights	2	\$20.00	
Silpat	1	\$5.00	
plastic and glass food storage containers of various sizes	18	\$36.00	
King Arthur bread bag clips	6	\$2.00	
large colander	2	\$4.00	
set of 11 assorted round cutters	1	\$10.00	
2 cup liquid measuring cup	1	\$2.00	
4 cup liquid measuring cup	1	\$3.00	
kitchen funnel	1	\$2.00	
metal mixing bowls (various sizes)	5	\$15.00	
set of 3 Anchor glass mixing bowls (small, medium, large)	1	\$10.00	
set of 4 Pyrex small glass prep bowls	1	\$8.00	
small glass prep bowls	8	\$8.00	
mini glass prep bowls	8	\$16.00	
set of metal measuring cups	1	\$4.00	
set of measuring spoons	2	\$6.00	
metal juicer	2	\$8.00	
Maverick digital meat thermometer	1	\$25.00	
small Microplane	1	\$3.00	
large Microplane	1	\$5.00	
All-Clad vegetable peeler	1	\$5.00	
All-Clad pizza cutter	1	\$5.00	
Wusthof small kitchen scissors	1	\$5.00	
bread lame	1	\$5.00	
Escali digital kitchen scale	1	\$15.00	
Wusthof electric knife sharpener	1	\$25.00	
Wusthof manual knife sharpener	1	\$5.00	
metal box cheese grater	1	\$2.00	
other various and misc kitchen utensils (spatulas, wood spoons, whisks, etc with most being not name brand and some being Williams Sonoma, All-Clad, etc)	various	\$40.00	
collection of vintage and new tasting spoons	17	\$8.00	
Buffalo bone china bowls	2	\$2.00	from antique store (I think we spent \$1 each)
serving platters and bowls (of various sizes and shapes)	10	\$30.00	
white butter dish	1	\$5.00	
Le Creuset butter dish	1	\$15.00	
RH small rectangle metal tray/platter	1	\$20.00	
RH large rectangle metal tray/platter	1	\$30.00	pretty scratched
RH medium round metal tray/platter	1	\$20.00	
candelabra	1	\$45.00	
metal baking sheets (small, medium, and large)	4	\$12.00	
Williams Sonoma cookie sheets	2	\$10.00	
Williams Sonoma cooling rack	1	\$5.00	
vintage square cooling racks	2	\$0.00	was Jack's grandmother's
RH white linen place mats	12	\$18.00	Stained
RH white linen napkins	12	\$18.00	Stained
RH white linen tablecloths	2	\$30.00	Stained
silver plated napkin rings	6	\$30.00	

EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
RH knot napkin rings	8	\$20.00	
white porcelain napkin rings	14	\$28.00	
metal napkin rings	8	\$12.00	
grey cocktail napkins	12	\$12.00	
white cotton cocktail napkins	11	\$11.00	
white linen cocktail napkins	12	\$12.00	
set of Prestige silver-plate flatware	1	\$50.00	
Schott Zwiesel white wine glasses	6	\$24.00	
Schott Zwiesel red wine glasses	4	\$16.00	had more but some broke
Schott Zwiesel cocktail coupes	4	\$16.00	had more but some broke
Nick and Nora cocktail glasses	6	\$2.00	
Williams Sonoma classic double old-fashioned glasses	4	\$20.00	
Williams Sonoma reserve double old-fashioned glasses	3	\$15.00	had 4 but 1 broke
Cocktail Kingdom Mint Julep cups	6	\$24.00	
Schott Zwiesel collins glasses	6	\$18.00	
Baccarat cocktail coupes	2	\$100.00	
Baccarat champagne flutes	2	\$100.00	
wine decanter	1	\$5.00	
All-Clad bottle opener	1	\$5.00	
various bar tools (jiggers, strainers, wine bottle stoppers, mixing spoons, muddlers, etc)	various	\$25.00	
various cookie cutters	various	\$20.00	
glass ash trays	2	\$20.00	
cigar cutter	1	\$10.00	
cigar lighter	1	\$10.00	
Louis Vuitton lighter (potential fake purchased at antique store)	1	\$5.00	potential fake purchased at antique store and doesn't work
Cocktail kingdom ice tongs	1	\$3.00	
cocktail shakers	5	\$10.00	
cocktail mixing glasses	3	\$12.00	
set of cocktail picks	2	\$10.00	
set of metal straws	1	\$5.00	
set of glass straws	1	\$5.00	
set of bamboo straws	1	\$5.00	
Le Parfait jars	8	\$32.00	
kitchen calendar	1	\$3.00	
jars and bottles	various	\$30.00	
vintage cookie tins	8	\$40.00	all from Etsy
cake stands	3	\$15.00	
silver plate pitcher	1	\$10.00	
glass pitcher	1	\$5.00	
small metal pitcher	1	\$3.00	
Cuisinart coffee/spice grinder	1	\$5.00	
wood spice turntable	1	\$3.00	
collection of vintage cups and saucers, mugs	9	\$27.00	
Stakk stacking mugs	4	\$8.00	
white espresso cups with saucers	2	\$4.00	
Apilco mugs	8	\$16.00	
Apilco tea cups	8	\$8.00	
Apilco saucers	7	\$7.00	one broke
Apilco espresso cups and saucers	4	\$8.00	
Apilco dinner plates	12	\$36.00	
Apilco salad plates	9	\$18.00	some broke - probably started with 12
Apilco appetizer plates	6	\$12.00	some broke - probably started with 8
Apilco cereal bowls	7	\$14.00	some broke - probably started with 8
Apilco pasta bowls	8	\$24.00	

EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
Apilco soup bowls	8	\$24.00	
glass creamers	2	\$4.00	
pewter creamer and sugar bowl	1	\$10.00	from antique store
small/mini white bowls	27	\$27.00	
Le Creuset French press	1	\$25.00	
glass French press	1	\$10.00	
stovetop espresso pot	1	\$5.00	from Etsy
regular Cemex	1	\$15.00	
Ch-ih tea pot (for Cemex)	1	\$10.00	
vintage cocktail coupes	22	\$44.00	
Pillivuyt teapot	1	\$40.00	
pie weights	various	\$5.00	
small square glass containers (no lids)	4	\$4.00	
larger square glass containers (no lids)	4	\$4.00	
iSi classic mesh soda maker	1	\$20.00	
Stanley termos	1	\$8.00	
silicon ice cube trays	14	\$14.00	
crocks (for holding kitchen utensils)	3	\$15.00	from antique store
vintage mason jars	4	\$8.00	from antique store
Swiss Pro metal tea kettle	1	\$10.00	
Le Creuset spoon holder	1	\$15.00	
vintage pepper grinder	1	\$5.00	
wood pepper grinder	1	\$5.00	
black & white marble salt & pepper bowls	1	\$5.00	
wood crates (for holding onions, etc)	2	\$4.00	
Wusthof knives (various sizes)	8	\$120.00	
Wusthof kitchen scissors	1	\$10.00	
Cuisinart all metal knives	2	\$10.00	
wood cutting boards (small to large)	4	\$8.00	all very used
plastic cutting boards (small to large)	6	\$6.00	all very used
marble cheese board	1	\$10.00	
Breville toaster	1	\$40.00	
Nespresso machine	1	\$40.00	Very old, not fully operational
glass soap dispenser	1	\$5.00	from Etsy
dish brush holder	1	\$5.00	
RH pewter soap dispenser	1	\$20.00	
RH candlestick lamp	2	\$100.00	
sleeping bags	2	\$50.00	
North Face 4 person yellow tent	1	\$100.00	
North Face bag (for tent & sleeping bags)	1	\$30.00	
various garden tools (hand tools, rake, shovel, watering cans, etc)	various	\$40.00	
winter shovels	2	\$20.00	
Igloo coolers (large white, medium blue, small blue)	3	\$30.00	
red metal cooler	1	\$10.00	
Yeti 45 coolers	2	\$200.00	
Yeti Hopper M30 cooler	1	\$100.00	
Yeti ice packs	8	\$80.00	
bocce ball set (from Target)	1	\$10.00	
croquet set (from Target)	1	\$10.00	
white plastic barrels	3	\$30.00	
2 Shimano Mountain Bikes, 2 helmets, and Thune Bike Rack	1	\$800.00	
green garden cart	1	\$40.00	
black garden cart	1	\$40.00	
Shop Vac	1	\$25.00	
outdoor folding chairs	6	\$12.00	
unused bags of compost	9	\$18.00	
half used roll of chicken wire	1	\$10.00	



EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
empty plastic storage tubs	5	\$10.00	
white metal outdoor tables	4	\$20.00	
blue and white hammock (no stand)	1	\$5.00	
old comforters	2	\$10.00	
galvanized buckets	3	\$6.00	
garage broom	1	\$10.00	
ladder	2	\$20.00	
white under cabinet garbage cans	5	\$10.00	
Coleman 2-burner camping grill	1	\$30.00	
metal scoop	1	\$5.00	
garage hanging accessories	various	\$15.00	
American flag (for deck)	1	\$10.00	
AUX accessory	1	\$15.00	
ice scrapers	2	\$6.00	
misc items in Tahoe (ie tire pressure reader, flashlight, etc)	various	\$15.00	
plastic totes	2	\$10.00	
RH capital planters with planted ivies	2	\$40.00	
brown and tan crock	1	\$20.00	from antique store
set of 3 RH white ribbed vases	1	\$40.00	
RH concrete bowls with preserved moss	3	\$30.00	
wood tray with black and white handles	1	\$15.00	
white rounded vase	1	\$10.00	
RH beveled large glass candle holder	1	\$20.00	
RH metal chest	1	\$30.00	
West Elm metal framed floor mirror	1	\$40.00	
Bose Bluetooth speaker	2	\$90.00	
drafting ruler	1	\$10.00	from Etsy
vintage stapler	1	\$5.00	from antique store
various misc office supplies (ie pencils, pencil sharpeners, pens, etc)	1	\$5.00	
RH metal small bistro side tables	4	\$160.00	
handheld red Dirt Devil vacuum	1	\$15.00	
Cuisinart mini food processor	1	\$15.00	
ricer	1	\$5.00	bent
food mill	1	\$10.00	
Juiceman electric juicer	1	\$15.00	
Stanley thermos (with lid that's a cup)	2	\$20.00	
glass water bottle	1	\$5.00	
Philips electric pasta machine (with attachments)	1	\$100.00	
handheld Kitchen-Aid mixer	1	\$5.00	
aprons	2	\$10.00	
white pot with ivy	1	\$3.00	
umbrella	6	\$30.00	
eagle shoe horn	1	\$5.00	
flashlight	1	\$5.00	
RH metal fedora hat sculpture	1	\$20.00	
small crock	1	\$5.00	
RH soap dispensers	3	\$30.00	
RH metal bathroom tumbler cup	2	\$10.00	getting mildewy
wood framed mirror	1	\$80.00	
RH industrial clock	1	\$20.00	works but hour hand is slightly off
designer coffee table books (Louis Vuitton, Tom Ford, Ralph Lauren, etc)	8	\$320.00	
cookbooks	34	\$136.00	some are written in
vintage books	6	\$18.00	
various other books	142	\$213.00	
unused embroidery kits	5	\$25.00	
duck lamp	1	\$10.00	from antique store



EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
white stone candle holders	2	\$10.00	
tall white vase	1	\$10.00	
Pottery Barn glass decanter	1	\$20.00	
vintage glass decanter	1	\$10.00	
Baccarat tumbler	2	\$100.00	
RH vintage glass picture frames	4	\$40.00	
RH metal picture frame	1	\$5.00	
vintage yarn spools	6	\$12.00	
vintage horse hitching post cap	1	\$8.00	
vintage American flags	4	\$10.00	some from family members who served in the military
RH large white decorative bowl	1	\$20.00	
RH small marble bowls	3	\$30.00	
RH cocktail tables	2	\$80.00	
Slumberland ivory sofas	2	\$100.00	dark head marks on one
RH leather wing chair	1	\$300.00	
tan pottery vase	1	\$2.00	
small faux horn	1	\$2.00	
vintage model wood boat	1	\$10.00	
white quartz rock	2	\$15.00	from rock shop
large rocks	2	\$20.00	from rock shop
RH metal lamp	2	\$100.00	
RH chrome lamp	2	\$100.00	
wooden horse saddle model	1	\$75.00	
RH crackle vase	1	\$10.00	
Pottery Barn wood console table	1	\$80.00	
RH buffet	1	\$300.00	
vintage pillar book ends	1	\$10.00	from antique store
fossilized dinosaur poop	2	\$10.00	from antique store
Apple TV wireless gaming control	1	\$35.00	
metal wick cutter	1	\$5.00	
various glass vases	10	\$15.00	
coral	1	\$5.00	
various vintage glass candle folders	34	\$34.00	from antique stores & thrift stores, some from Jack's grandma
RH fabric ottoman	1	\$30.00	very worn, fading, and hinge for storage portion is broken
vintage stool/end table	1	\$10.00	from antique store
wood bowl	1	\$5.00	
stone candle diffuser	1	\$8.00	from Etsy
Samsung TV	1	\$75.00	
"Sunday Morning 1860" by Asher B. Durand print	1	\$100.00	
white antlers (from Target)	1	\$5.00	
boxes of wrapping paper, ribbon, etc	2	\$40.00	
grey closet organizer	1	\$3.00	
Ralph Lauren canvas reusable totes	3	\$30.00	
board games and other games	12	\$36.00	
RH pillows	6	\$30.00	pretty flat and used
RH comforter	2	\$40.00	
RH tissue holder	3	\$30.00	
RH bathroom tumbler cup	1	\$5.00	
chip and dip bowl	1	\$20.00	
chevron pillow	1	\$10.00	
box of unwanted dishes, decors, etc	4	\$40.00	
box of unwanted decor	1	\$20.00	
box of vintage cameras and some other decor	1	\$40.00	maybe 10 cameras at most
box of air mattresses	1	\$10.00	2 in there- not sure if they work
box of sporting goods (ie soccer shoes, tennis rackets, volleyballs, yoga mat, etc)	1	\$50.00	

EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
box of glassware	3	\$150.00	maybe around 100 to 150 individual glasses from sets (glasses with silver banding listed separately)
vintage punch bowl with glasses	1	\$20.00	
metal candle wall sconces	2	\$20.00	
RH coral prints	2	\$80.00	
Tiffany vases	2	\$80.00	Antique store for \$25 and on The RealReal for \$50
RH glass bathroom tumbler cup	1	\$5.00	
soap dish	1	\$5.00	
decorative box	1	\$5.00	
wood shelf	1	\$5.00	
toilet paper holder	1	\$5.00	
beard trimmer	1	\$25.00	used
blowdryer	2	\$40.00	
cabinet and closet knobs	8	\$8.00	
RH wood bed frame	1	\$300.00	
RH wood bedroom end tables	2	\$150.00	
RH dresser	1	\$300.00	
RH glass pillar lamps	2	\$100.00	
RH Greek statue prints	3	\$120.00	
beveled mirror (either RH/Pottery Barn)	1	\$40.00	
metal trophy cup (more tin than metal)	1	\$10.00	from antique store
RH horse statue	1	\$10.00	
pottery match holder	1	\$5.00	
RH metal candlesticks	2	\$20.00	
2 small pottery vases	2	\$10.00	
Native American vase	1	\$10.00	
large basket	1	\$5.00	
RH black leather chair	1	\$100.00	
RH bedding	4	\$80.00	
RH comforter	1	\$20.00	
Four Seasons pillows	4	\$20.00	very flat and used
large rug	1	\$40.00	very faded and worn
iPhone chargers	2	\$10.00	
Dyson vacuum	1	\$80.00	
vintage Dior and YSL ties	5	\$15.00	
various other new and vintage ties	various	\$15.00	some were Jack's grandfather's
pocket squares	2	\$4.00	
leather jewelry box	1	\$5.00	
wood jewelry boxes	3	\$12.00	
misc shoe laces	various	\$10.00	
J Crew sweater comb	1	\$2.00	
misc plastic and metal collar stays	various	\$5.00	
Oliver Peoples glasses travel case	2	\$10.00	
Away small suitcase	1	\$10.00	scraped and scratched from use
Away toiletry bags	8	\$16.00	used
misc other luggage	various	\$5.00	
scale	1	\$5.00	
plastic garment bags	6	\$6.00	
RH comforter	1	\$20.00	
hangers	192	\$20.00	does include extras
Williams Sonoma wood ironing board	1	\$5.00	top is falling apart
plastic laundry baskets	6	\$3.00	
shop lights	8	\$40.00	
seed germination heat mats	8	\$24.00	
seed starting soil mix	8	\$8.00	
large plastic bin for seed starting soil mix	1	\$2.00	
unused seed cell trays	18	\$18.00	
unused seed trays with domes	14	\$14.00	
bags of preserved moss	3	\$6.00	
plastic pot trays	2	\$2.00	

EXHIBIT 2 TO SCHEDULE A/B: Schacher/Glasser Jointly Owned Personal Property			
Item	Quantity	Value	Notes
stone pot trays	5	\$10.00	
tool boxes with minor tools	1	\$25.00	
Black & Decker drill	1	\$20.00	
drill bit kit	1	\$5.00	
small socket wrench kit	1	\$5.00	
large socket wrench kit	1	\$5.00	
glass Dremel tool kit	1	\$10.00	
light timers	3	\$9.00	
Coffee table books	13	\$130.00	
RH Christmas tree	1	\$50.00	pretty used
Louis Vuitton Monogram Keepall Bandouliere 55	1	\$1,147.00	
<b>TOTAL</b>		<b>\$16,695.00</b>	
\$8,347.50 50% of total value to each Schacher/Glasser			

## Fill in this information to identify your case:

Debtor 1	Jace C. Schacher		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of North Dakota			
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: Household Goods - Household goods, furnishings, electronics and other personal property itemized on Exhibit 2 to Schedule A/B - Jointly owned with Significant Other - Total Value = \$16,695.00  Line from <i>Schedule A/B</i> : 6	\$ 8,347.50	<input checked="" type="checkbox"/> \$ 8,347.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-03.1 (1)
Brief description: Sports & Hobby Equipment - Swarovski Binoculars  Line from <i>Schedule A/B</i> : 6	\$ 6,000.00	<input checked="" type="checkbox"/> \$ 820.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-03.1 (1)
Brief description: Sports & Hobby Equipment - Swarovski Binoculars  Line from <i>Schedule A/B</i> : 9	\$ 6,000.00	<input checked="" type="checkbox"/> \$ 691.91 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05

## 3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

Debtor

Jace C. Schacher

First Name Middle Name Last Name

Case number (if known)

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: Clothing - Clothing and wearing apparel listed on Exhibit 1 to Schedule A/B Line from Schedule A/B: 11	\$5,832.00	<input checked="" type="checkbox"/> \$ 5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-02
Brief description: Clothing - Clothing and wearing apparel listed on Exhibit 1 to Schedule A/B Line from Schedule A/B: 11	\$5,832.00	<input checked="" type="checkbox"/> \$ 832.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-03.1 (1)
Brief description: Other - Miscellaneous Personal Property Items listed on Exhibit 1 to Schedule A/B Line from Schedule A/B: 11	\$620.00	<input checked="" type="checkbox"/> \$ 620.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Cash on Hand at home, joint with Jack Glasser - total \$200.00 (Cash on Hand) Line from Schedule A/B: 14	\$100.00	<input checked="" type="checkbox"/> \$ 100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Fetch Rewards (Gift Card Value) (Cash on Hand) Line from Schedule A/B: 16	\$25.00	<input checked="" type="checkbox"/> \$ 25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Upside Fuel Rewards (Cash on Hand) Line from Schedule A/B: 16	\$79.09	<input checked="" type="checkbox"/> \$ 79.09 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Target Gift Card (Cash on Hand) Line from Schedule A/B: 16	\$20.00	<input checked="" type="checkbox"/> \$ 20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Capital Credit Union ending #2909/0S10; Joint with Jack Glasser, total balance \$395.00 (Checking Account) Line from Schedule A/B: 17.1	\$197.50	<input checked="" type="checkbox"/> \$ 197.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Bravera Bank ending #1281 (Checking Account) Line from Schedule A/B: 17.2	\$1.00	<input checked="" type="checkbox"/> \$ 1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Capital Credit Union ending #80S1; Joint with Jack Glasser (Savings Account) Line from Schedule A/B: 17.4	\$12.50	<input checked="" type="checkbox"/> \$ 12.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description: Sale of personal property on The RealReal - check of \$2,003 owed to debtor (owed to debtor) Line from Schedule A/B: 38	\$2,003.00	<input checked="" type="checkbox"/> \$ 2,003.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.D. Cent. Code § 28-22-05
Brief description:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Fill in this information to identify your case:

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number \_\_\_\_\_  
 (if know)

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1:** List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
--	--	--------------------------------------

2.1	Describe the property that secures the claim:	\$ 8,604.91	\$ 7,235.00	\$ 1,369.91
Jeff Glasser Creditor's Name <u>5210 Prairiewood Drive</u> Number Street Bismarck ND 58504 City State ZIP Code <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>2021</u>	2008 Chevrolet Tahoe - \$7,235.00 <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number			
Add the dollar value of your entries in Column A on this page. Write that number here:		<div style="border: 2px solid black; padding: 2px;">\$ 8,604.91</div>		

**Part 2:** List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Joan Glasser Creditor's Name <u>5210 Prairiewood Drive</u> Number Street Bismarck ND 58504 City State ZIP Code	On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number _____
---	---

Fill in this information to identify your case:

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number \_\_\_\_\_  
(if know)

☐ Check if this is  
an amended  
filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1:** List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

**Part 2:** List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing else to report in this part. Submit to the court with your other schedules.  
☒ Yes. Fill in all of the information below.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

**Total claim**

4.1	<p>Amex Nonpriority Creditor's Name</p> <p>Po Box 297871 Number Street</p> <p>Fort Lauderdale FL 33329 City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> 5993</p> <p><b>When was the debt incurred?</b> 2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p>	<p>\$ 1,446.00</p>
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4.2	Apple Card/GS Bank Usa Nonpriority Creditor's Name Lockbox 6112 Po Box 7247 Number Street Philadelphia PA 19170 City State ZIP Code <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 3909 When was the debt incurred? 2019 <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	\$ 2,669.00
4.3	Barclays Bank Delaware Nonpriority Creditor's Name Po Box 8803 Number Street Wilmington DE 19899 City State ZIP Code <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 7228 When was the debt incurred? 2011 <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	\$ 4,153.00
4.4	Best Buy/Cbna Nonpriority Creditor's Name 50 Northwest Point Road Number Street Elk Grove Village IL 60007 City State ZIP Code <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1170 When was the debt incurred? 2012 <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	\$ 1,799.00



4.5	<div>Bravera Bank</div> <div>Nonpriority Creditor's Name</div> <div>320 N. 4th St.</div> <div>Number Street</div> <div>Bismarck ND 58501</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred? 2010</div> <div>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 5,259.00
4.6	<div>Comenity Bank</div> <div>Nonpriority Creditor's Name</div> <div>Williams Sonoma Visa</div> <div>Number Street</div> <div>PO Box 659705</div> <div>San Antonio TX 78265-9705</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 0295</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 4,594.28
4.7	<div>Comenity Card</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 182789</div> <div>Number Street</div> <div>Columbus OH 43218</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 1538</div> <div>When was the debt incurred? 2021</div> <div>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 3,673.00

4.8	<p>Comenity/JCrew</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 182789</p> <p>Number Street</p> <p>Columbus OH 43218</p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> 1248</p> <p><b>When was the debt incurred?</b> _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p>	\$ 4,621.00
4.9	<p>Comenity - Restoration Hardware</p> <p>Nonpriority Creditor's Name</p> <p>PO BOX 650018</p> <p>Number Street</p> <p>Dallas TX 75265-0018</p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> 7520</p> <p><b>When was the debt incurred?</b> 2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p>	\$ 8,670.00
4.10	<p>First Bankcard (Scheels)</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 2557</p> <p>Number Street</p> <p>Omaha NE 68103-2557</p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> 6292</p> <p><b>When was the debt incurred?</b> 2022</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</p>	\$ 12,714.00

4.11	<b>First National Bank Of Omaha</b> Nonpriority Creditor's Name <b>Scheels</b> Number Street <b>PO Box 3437</b>  <b>Omaha NE 68172-9981</b> City State ZIP Code <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> 8249 <b>When was the debt incurred?</b> 2021  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	\$ 9,205.00
4.12	<b>MB Financial Services</b> Nonpriority Creditor's Name <b>P.O. Box 961</b> Number Street <b>Roanoke TX 76262</b> City State ZIP Code <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> 2001 <b>When was the debt incurred?</b> 2021  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Deficiency Balance	\$ 10,261.00
4.13	<b>O'Keeffe, O'Brien and Lyson</b> Nonpriority Creditor's Name <b>720 Main Avenue South</b> Number Street <b>Fargo ND 58103-0000</b> City State ZIP Code <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <b>When was the debt incurred?</b>  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Legal fees, if any	\$ Unknown

4.14	<div>State of North Dakota</div> <div>Nonpriority Creditor's Name</div> <div>Office of Attorney General</div> <div>Number Street</div> <div>600 E. Boulevard Ave. Dept. 127</div> <div>Bismarck ND 58505-0040</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input checked="" type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify In re: Glasser Images, LLC</div>	\$ Unknown
4.15	<div>Syncb/Amazon</div> <div>Nonpriority Creditor's Name</div> <div>4125 Windward Plaza</div> <div>Number Street</div> <div>Alpharetta GA 30005</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7420</div> <div>When was the debt incurred? 2018</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 416.00
4.16	<div>Upstart Loan Operations</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 1503</div> <div>Number Street</div> <div>San Carlos CA 94070</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 3644</div> <div>When was the debt incurred? 11/10/2020</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Monies Loaned / Advanced</div>	\$ 32,646.00

<b>4.17</b>	<b>VW Credit</b> Nonpriority Creditor's Name <u>2333 Waukegan Rd</u> Number Street <u>Deerfield IL 60015</u> City State ZIP Code	<b>Last 4 digits of account number</b> <u>4566</u> <b>When was the debt incurred?</b> <u>2021</u>  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency Balance</u>	\$ <u>Unknown</u>
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>  <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Spring Oaks Capital, LLC  
 Creditor's Name  
PO Box 1216  
 Number Street  
Chesapeake VA 23327  
 City State ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

**Line** 4.11 **of (Check one):** ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured

**Last 4 digits of account number**

Spring Oaks Capital, LLC  
 Creditor's Name  
PO Box 1216  
 Number Street  
Chesapeake VA 23327  
 City State ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

**Line** 4.10 **of (Check one):** ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured

Claims

**Last 4 digits of account number**

Velocity Investments  
 Creditor's Name  
PO Box 788  
 Number Street  
Belmar NJ 07719  
 City State ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

**Line** 4.16 **of (Check one):** ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured

Claims

**Last 4 digits of account number**

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
<b>Total claims from Part 1</b>	6a. Domestic support obligations	6a. \$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. \$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <u>0.00</u>
	6e. Total. Add lines 6a through 6d.	6e. <div style="border: 1px solid black; padding: 2px; display: inline-block;">\$ <u>0.00</u></div>

		Total claim
Total claims from Part 2	6f. <b>Student loans</b>	6f. \$ <u>0.00</u>
	6g. <b>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</b>	6g. \$ <u>0.00</u>
	6h. <b>Debts to pension or profit-sharing plans, and other similar debts</b>	6h. \$ <u>0.00</u>
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u>102,126.28</u>
	6j. <b>Total.</b> Add lines 6f through 6i.	6j. <div style="border: 1px solid black; padding: 2px;">\$ <u>102,126.28</u></div>

Fill in this information to identify your case:			
Debtor 1	Jace C. Schacher		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of North Dakota			
Case number			
(if know)			

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for

**Fill in this information to identify your case:**

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number \_\_\_\_\_  
 (if know)

☐ Check if this is an amended filing

## Official Form 106H

# Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

### Column 1: Your codebtor

### Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1	Jack Glasser Name 5210 Prairiewood Drive Street Bismarck ND 58504 City State ZIP Code	<input checked="" type="checkbox"/> Schedule D, line 2.1 <input type="checkbox"/> Schedule E/F, line _____ <input type="checkbox"/> Schedule G, line _____
3.2	Jack Glasser Name 5210 Prairiewood Drive Street Bismarck ND 58504 City State ZIP Code	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.14 <input type="checkbox"/> Schedule G, line _____
3.3	Glasser Images, LLC Name PO Box 3190 Street Bismarck ND 58502 City State ZIP Code	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.14 <input type="checkbox"/> Schedule G, line _____
3.4	Jack Glasser Name 5210 Prairiewood Drive Street Bismarck ND 58504 City State ZIP Code	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.17 <input type="checkbox"/> Schedule G, line _____



3.5	Jack Glasser	<input type="checkbox"/> Schedule D, line _____
	Name	<input checked="" type="checkbox"/> Schedule E/F, line <u>4.12</u>
	5210 Prairiewood Drive	<input type="checkbox"/> Schedule G, line _____
	Street	
	Bismarck	ND 58504
	City	State ZIP Code



	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b> ..... → 4.	\$ 0.00	\$
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$
5e. Insurance	5e. \$ 0.00	\$
5f. Domestic support obligations	5f. \$ 0.00	\$
5g. Union dues	5g. \$ 0.00	\$
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$
_____	\$	\$
_____	\$	\$
_____	\$	\$
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 0.00	\$
<b>8. List all other income regularly received:</b>		
<b>8a. Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 445.00	\$
<b>8b. Interest and dividends</b>	8b. \$ 0.00	\$
<b>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$
<b>8d. Unemployment compensation</b>	8d. \$ 0.00	\$
<b>8e. Social Security</b>	8e. \$ 0.00	\$
<b>8f. Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$
<b>8g. Pension or retirement income</b>	8g. \$ 0.00	\$
<b>8h. Other monthly income.</b> Specify: _____	8h. + \$ 0.00	+ \$
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 445.00	\$
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 445.00 +	\$ = \$ 445.00
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12. \$ 445.00	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input type="checkbox"/> No. Mr. Schacher intends to regain employment after assisting his significant other with the closing of the <input checked="" type="checkbox"/> Yes. Explain: remaining issues with Glasser Images, LLC.		



Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

	<b>Your expenses</b>
5. <b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ 0.00
6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ 0.00
6b. Water, sewer, garbage collection	6b. \$ 0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 255.00
6d. Other. Specify: _____	6d. \$ 0.00
7. <b>Food and housekeeping supplies</b>	7. \$ 450.00
8. <b>Childcare and children's education costs</b>	8. \$ 0.00
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ 0.00
10. <b>Personal care products and services</b>	10. \$ 100.00
11. <b>Medical and dental expenses</b>	11. \$ 25.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 225.00
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ 75.00
14. <b>Charitable contributions and religious donations</b>	14. \$ 0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 0.00
15d. Other insurance. Specify: _____	15d. \$ 0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ 249.89
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify: _____	17c. \$ 0.00
17d. Other. Specify: _____	17d. \$ 0.00
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ 0.00
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ 0.00
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00

Debtor 1 Jace C. Schacher  
 First Name Middle Name Last Name

Case number (if known)

21. **Other.** Specify: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

21. +\$ 0.00  
 +\$  
 +\$

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 1,379.89

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$

22c. \$ 1,379.89

**23. Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 445.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 1,379.89

23c. Subtract your monthly expenses from your monthly income.  
 The result is your *monthly net income*.

23c. \$ -934.89

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: Mr. Schacher currently resides with significant other's parents - upon regaining employment, it is anticipated a new residence and changes in expenses will occur.

Fill in this information to identify your case:

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the District of North Dakota

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Jace C. Schacher

Signature of Debtor 1

**X**

Signature of Debtor 2

Date 08/14/2022  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number  
(if known)

☐ Check if this is  
an amended  
filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married  
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1  
lived there

Debtor 2:

Dates Debtor 2  
lived there

☐ Same as Debtor 1

☐ Same as Debtor 1

814 14th St. SE

Number Street

Mandan ND 58554

City State ZIP Code

From 06/2015  
To 01/2022

Number Street

City State ZIP Code

From \_\_\_\_\_  
To \_\_\_\_\_

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H)

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

Debtor 1

Sources of income  
Check all that apply

Gross income  
(before deductions  
and exclusions)

Debtor 2

Sources of income  
Check all that apply

Gross income  
(before deductions  
and exclusions)

From January 1 of current year until the date  
you filed for bankruptcy:

- ☒ Wages,  
commissions,  
bonuses, tips \$ 8,674.65  
☐ Operating a business

- ☐ Wages,  
commissions,  
bonuses, tips \$ \_\_\_\_\_  
☐ Operating a business



Debtor

Jace C. Schacher

First Name

Middle Name

Last Name

Case number(if known)

**For last calendar year:**(January 1 to December 31, 2021)

☒ Wages, commissions, bonuses, tips \$ 33,321.23

☐ Operating a business

☐ Wages, commissions, bonuses, tips \$ \_\_\_\_\_

☐ Operating a business

**For the calendar year before that:**(January 1 to December 31, 2020)

☒ Wages, commissions, bonuses, tips \$ 49,378.00

☐ Operating a business

☐ Wages, commissions, bonuses, tips \$ \_\_\_\_\_

☐ Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
<b>Sources of income</b> Describe below.	<b>Gross income from each source</b> (before deductions and exclusions)	<b>Sources of income</b> Describe below.	<b>Gross income from each source</b> (before deductions and exclusions)

**From January 1 of current year until the date you filed for bankruptcy:**

**For last calendar year:**(January 1 to December 31, 2021)**For the calendar year before that:**IRA Distribution\$ 184.00(January 1 to December 31, 2020)**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?** *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing

Debtor

Jace C. Schacher  
First Name Middle Name Last Name

Case number(if known)

agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No.  
☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No.  
☐ Yes. List all payments that benefited an insider.

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title: Kammi Rae Anderson v. Glasser Images, LLC, Jack A Glasser, Jace C Schacher Case number: <u>08-2021-SC-00256</u>	Small Claims - Case Dismissed 12/8/2021; Date filed: 10/11/2021	Burleigh County District Court Court Name <u>514 East Thayer Ave.</u> Number Street Bismarck ND 58502-1055 City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Case title: State of North Dakota Ex Rel., Attorney General Drew H. Wrigley vs. Glasser Images, LLC, Jack Glasser, Jace Schacher and John and Jane Doe 1-100 Case number: <u>08-22-CV-00969</u>	In re: Glasser Images, LLC; Date filed: 05/03/2021	Burleigh County District Court Court Name <u>514 East Thayer Ave.</u> Number Street Bismarck ND 58502-1055 City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: Messiahic, Inc. v. Jack Glasser, Jace Schacher, Intervenor Case number: <u>30-2021-CV-01139</u>	Mr. Schacher intervened, in this case, to preserve his homestead proceeds exemption rights pursuant to a writ of attachment.; Date filed: 12/17/2021	Burleigh County District Court Court Name <u>514 East Thayer Ave.</u> Number Street Bismarck ND 58502-1055 City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

VW Credit  
Creditor's Name  
2333 Waukegan Rd  
Number Street  
Deerfield IL 60015  
City State ZIP Code

**Describe the property**

Voluntary Surrender of leased 2021 Audi S5

**Date**

12/2021

**Value of the property**

\$ Unknown

**Explain what happened**

- ☒ Property was repossessed.  
☐ Property was foreclosed.  
☐ Property was garnished.  
☐ Property was attached, seized, or levied.

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Debtor

Jace C. Schacher  
First Name Middle Name Last Name

Case number(if known)

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<p>Allen Credit &amp; Debt Counseling</p> <p>Person Who Was Paid</p> <p>20003 387th Ave.</p> <p>Number Street</p> <p>Wolsey SD 57384-0000</p> <p>City State ZIP Code</p> <p>Email or website address</p> <p>Person Who Made the Payment, if Not You</p>	<p>Pre-Bankruptcy Credit Counseling</p> <p>08/08/2022</p>	<p>\$ 20.00</p> <p>\$</p>

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<p>Bulie Diaz Law Office -GF</p> <p>Person Who Was Paid</p> <p>217 S. 4th Street</p> <p>Number Street</p> <p>Grand Forks ND 58201-4507</p> <p>City State ZIP Code</p> <p>www.buliediazlawoffice.com</p> <p>Email or website address</p> <p>Person Who Made the Payment, if Not You</p>	<p>Bankruptcy attorney and filing fees Source of funds from sale of homestead property jointly owned with Jack Glasser</p> <p>07/18/2022</p>	<p>\$ 2,000.00</p> <p>\$</p>

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
- ☒ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<p>Brittney L. Mosbrucker and Raymond T. Buerkle</p> <p>Person Who Received Transfer</p> <p>817 14th St. SE</p> <p>Number Street</p> <p>Mandan ND 58554</p> <p>City State ZIP Code</p> <p>Person's relationship to you None</p>	<p>Real Estate at 817 14th St. SE, Mandan, ND 58554, \$263,500.00</p> <p>\$263,500, net homestead proceeds of \$7,190.46</p>	<p>01/14/2022</p>

Debtor

Jace C. Schacher  
First Name Middle Name Last Name

Case number(if known)

Various Third Parties - See Exhibit 1 to Person Who Received Transfer

SOFA

Number Street

City State ZIP Code

Person's relationship to you None

Various Joint Personal Property Pieces as Itemized on Exhibit 1, starting December 17, 2021, \$0.00

As stated in Exhibit 1, received \$5504 for the joint assets

12/17/2021

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called asset-protection devices.)

- ☒ No  
☐ Yes. Fill in the details.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☒ No  
☐ Yes. Fill in the details.

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

- ☒ No  
☐ Yes. Fill in the details.

**Part 9: Identify Property You Hold or Control for Someone Else**

**23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

- ☒ No  
☐ Yes. Fill in the details.

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

- ☒ No  
☐ Yes. Fill in the details.

**25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details.

Debtor

Jace C. Schacher

First Name

Middle Name

Last Name

Document

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Case number(if known)

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation  
☒ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

Debtor

Jace C. Schacher

First Name

Middle Name

Last Name

Document

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Case number(if known)

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕ /s/ Jace C. Schacher

Signature of Debtor 1

✕

Signature of Debtor 2

Date 08/14/2022

Date \_\_\_\_\_

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

EXHIBIT 1 TO STATEMENT OF FINANCIAL AFFAIRS  
GLASSER/SCHACHER CHAPTER 7S**Jointly owned personal property sold from August 1, 2020 to date of filing:**

<b>Name</b>	<b>listed via</b>	<b>sold for</b>	<b>sold to</b>	<b>date sold</b>
Scheels gift cards	private conversation	\$ 400.00	Chad Wachter	2021-12-17
Restoration Hardware Adler Shelter Diamond-Tufted Fabric Queen Bed Frame	BisManOnline	\$ 1,500.00	Amanda Wisness via BisManOnline	2021-12-29
3 Restoration Hardware Madeleine Backless Leather Counter Stools	BisManOnline	\$ 270.00	Mandy Kilgore	2021-12-27
2 Restoration Hardware Martine Tufted Fabric Dining Armchairs	private conversation, BisManOnline	\$ 300.00	Ann Stewart via BisManOnline	2021-12-29
4 Restoration Hardware Martine Tufted Fabric Dining Side Chairs	private conversation, BisManOnline	\$ 600.00	Ann Stewart via BisManOnline	2021-12-29
Queen Stearns & Foster Lux Estate Mattress with Pillow Top and Boxspring	BisManOnline	\$ 500.00	Ray Heck via BisManOnline	2022-01-07
Restoration Hardware Ironbolt Trestle Rectangular Dining Table	private conversation, BisManOnline	\$ 550.00	Ann Stewart via BisManOnline	2022-01-09
Breville Smart Waffle Pro, 4-Square	BisManOnline	\$ 150.00	Paula Goves via BisManOnline	2022-01-13
washer and dryer	private conversation	\$ 600.00	Home Buyers Raymond Buerkle and Brittney Mosbrucker	2022-01-14
Round Wall Mirror	BisManOnline	\$ 90.00	Jessica Klemmer via BisManOnline	2022-01-20
clothes	private conversation	\$ 44.80	Plato's Closet	2022-02-15
2 grow lights	private conversation	\$ 40.00	Mandy Kilgore	2022-03-31
KitchenAid Professional 5 Plus Series	BisManOnline	\$ 300.00	Jennie Schacher	2022-04-11
white 3-step ladder	private conversation	\$ 60.00	Anastasia Glasser	2022-06-04
2 seed trays and heating mats	private conversation	\$ 40.00	Anastasia Glasser	2022-04-21
Culer Portable Air Conditioner	BisManOnline	\$ 50.00	Josh Yona via BisManOnline	2022-07-28
West Elm Herringbone Mirror	BisManOnline	\$ 50.00	Tereza Chisman via BisManOnline	2022-08-03
		<b>\$ 5,544.80</b>		



**Fill in this information to identify your case:**

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number  
 (if known)

☐ Check if this is  
 an amended  
 filing

**Official Form 108**

**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>Jeff Glasser</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: <u></u>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt: <u>2008 Chevrolet Tahoe</u>		

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases Will the lease be assumed?**

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Jace C. Schacher  
Signature of Debtor 1

X  
Signature of Debtor 2

Date 08/14/2022  
MM/DD/YYYY

Date 08/14/2022  
MM/DD/YYYY

## Fill in this information to identify your case:

Debtor 1 Jace C. Schacher  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number \_\_\_\_\_  
(If known)

## Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

## Official Form 122A-1

## Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

- ☒ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse																
2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ _____	\$ _____																
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____																
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____																
5. <b>Net income from operating a business, profession, or farm</b>	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	— \$ _____ — \$ _____	Net monthly income from a business, profession, or farm	\$ _____	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	— \$ _____ — \$ _____	Net monthly income from rental or other real property	\$ _____
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Gross receipts (before all deductions)	\$ _____																	
Ordinary and necessary operating expenses	— \$ _____ — \$ _____																	
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6. <b>Net income from rental and other real property</b>	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	— \$ _____ — \$ _____	Net monthly income from rental or other real property	\$ _____	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	— \$ _____ — \$ _____	Net monthly income from rental or other real property	\$ _____
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Debtor 1	Debtor 2																	
Gross receipts (before all deductions)	\$ _____																	
Ordinary and necessary operating expenses	— \$ _____ — \$ _____																	
Net monthly income from rental or other real property	\$ _____																	
7. <b>Interest, dividends, and royalties</b>	\$ _____	\$ _____																

Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:  $\downarrow$

For you ..... \$ \_\_\_\_\_

For your spouse ..... \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\_\_\_\_\_

\_\_\_\_\_

Total amounts from separate pages, if any.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

+ \$ \_\_\_\_\_

+ \$ \_\_\_\_\_

- 11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ \_\_\_\_\_

+

\$ \_\_\_\_\_

=

\$ \_\_\_\_\_

Total current  
monthly income

**Part 2: Determine Whether the Means Test Applies to You**

- 12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11. .... Copy line 11 here  $\rightarrow$

\$ \_\_\_\_\_

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ \_\_\_\_\_

- 13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

\_\_\_\_\_

Fill in the number of people in your household.

\_\_\_\_\_

Fill in the median family income for your state and size of household. .... 13.

\$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

- 14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1

Jace C. Schacher

First Name

Middle Name

Last Name

Case number (if known)

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** /s/ Jace C. Schacher

Signature of Debtor 1

Date 08/14/2022

MM / DD / YYYY

**X**

Signature of Debtor 2

Date

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Jace C. Schacher  
 First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of North Dakota

Case number \_\_\_\_\_  
 (If known)

☐ Check if this is an amended filing

## Official Form 122A-1Supp

## Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

### Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave on line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

### Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:

- ☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ I am performing a homeland defense activity for at least 90 days.
- ☐ I performed a homeland defense activity for at least 90 days, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

# United States Bankruptcy Court

District of North Dakota

In re Jace C. Schacher

Case No. \_\_\_\_\_

Debtor

Chapter <sup>7</sup> \_\_\_\_\_

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

☒ FLAT FEE

For legal services, I have agreed to accept ..... \$ 1,662.00  
Prior to the filing of this statement I have received. .... \$ 1,662.00  
Balance Due. .... \$ 0.00

☐ RETAINER

For legal services, I have agreed to accept a retainer of ..... \$ \_\_\_\_\_  
The undersigned shall bill against the retainer at an hourly rate of ..... \$ \_\_\_\_\_  
[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the Agreement, together with a list of the names of the people sharing the compensation is attached.

5. In return of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of debtor in adversary proceedings and other contested matters, amendments caused by failure of debtor to provide accurate information.



CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/14/2022

/s/ Sara Diaz, 06069

*Date*

*Signature of Attorney*

Bulie Diaz Law Office

*Name of law firm*  
3523 45th St. S.  
Suite 102  
Fargo, ND 58104

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as “incurred by an individual  
primarily for a personal, family, or  
household purpose.”

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file  
under one of four different chapters of the  
Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan  
for family farmers or  
fishermen
- Chapter 13— Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial  
difficulty preventing them from paying their  
debts and who are willing to allow their non-  
exempt property to be used to pay their  
creditors. The primary purpose of filing under  
chapter 7 is to have your debts discharged. The  
bankruptcy discharge relieves you after  
bankruptcy from having to pay many of your  
pre-bankruptcy debts. Exceptions exist for  
particular debts, and liens on property may still  
be enforced after discharge. For example, a  
creditor may have the right to foreclose a home  
mortgage or repossess an automobile.

However, if the court finds that you have  
committed certain kinds of improper conduct  
described in the Bankruptcy Code, the court  
may deny your discharge.

You should know that even if you file  
chapter 7 and you receive a discharge, some  
debts are not discharged under the law.  
Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement  
obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

---

## Chapter 11: Reorganization

---

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court  
District of North Dakota

In re: Jace C. Schacher

Case No.

Chapter 7

Debtor(s)

**Verification of Creditor Matrix**

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 08/14/2022

/s/ Jace C. Schacher

Signature of Debtor

Signature of Joint Debtor

Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

Glasser Images, LLC  
PO Box 3190  
Bismarck, ND 58502

Apple Card/GS Bank Usa  
Lockbox 6112 Po Box 7247  
Philadelphia, PA 19170

Jeff Glasser  
5210 Prairiewood Drive  
Bismarck, ND 58504

Barclays Bank Delaware  
Po Box 8803  
Wilmington, DE 19899

Joan Glasser  
5210 Prairiewood Drive  
Bismarck, ND 58504

Best Buy/Cbna  
50 Northwest Point Road  
Elk Grove Village, IL 60007

MB Financial Services  
P.O. Box 961  
Roanoke, TX 76262

Bravera Bank  
320 N. 4th St.  
Bismarck, ND 58501

O'Keeffe, O'Brien and Lyson  
720 Main Avenue South  
Fargo, ND 58103-0000

Citibank/Best Buy  
Centralized Bankruptcy  
PO Box 790034  
Saint Louis, MO 63179-0000

Spring Oaks Capital, LLC  
PO Box 1216  
Chesapeake, VA 23327

Comenity - Restoration Hardware  
PO BOX 650018  
Dallas, TX 75265-0018

State of North Dakota  
Office of Attorney General  
600 E. Boulevard Ave. Dept. 127  
Bismarck, ND 58505-0040

Comenity Bank  
Williams Sonoma Visa  
PO Box 659705  
San Antonio, TX 78265-9705

Syncb/Amazon  
4125 Windward Plaza  
Alpharetta, GA 30005

Comenity Card  
Po Box 182789  
Columbus, OH 43218

Synchrony Bank  
PO Box 36960  
Canton, OH 44735-0000

Comenity/JCrew  
PO Box 182789  
Columbus, OH 43218

Synchrony Bank  
Po Box 965033  
Orlando, FL 32896-5033

First Bankcard (Scheels)  
PO Box 2557  
Omaha, NE 68103-2557

Upstart Loan Operations  
PO Box 1503  
San Carlos, CA 94070

First National Bank Of Omaha  
Scheels  
PO Box 3437  
Omaha, NE 68172-9981

Velocity Investments  
PO Box 788  
Belmar, NJ 07719

VW Credit  
2333 Waukegan Rd  
Deerfield, IL 60015

Wells Fargo Bank  
Attention: Bankruptcy  
PO Box 10438  
Des Moines, IA 50306-0438